
State: Arkansas **Filing Company:** World Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A
Product Name: World MS - Acq Std
Project Name/Number: 1/1/2013 Rate Adjustment/AR-WIACQSTDMS-2013

Filing at a Glance

Company: World Insurance Company
Product Name: World MS - Acq Std
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.001 Plan A
Filing Type: Rate
Date Submitted: 09/28/2012
SERFF Tr Num: AMRP-128506382
SERFF Status: Closed-Disapproved
State Tr Num:
State Status: Disapproved-Closed
Co Tr Num: AR-WIACQSTDMS-2013

Implementation: 01/01/2013
Date Requested:
Author(s): Susan Dop, Deb Strahl
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 10/04/2012
Disposition Status: Disapproved
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** World Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A
Product Name: World MS - Acq Std
Project Name/Number: 1/1/2013 Rate Adjustment/AR-WIACQSTDMS-2013

General Information

Project Name: 1/1/2013 Rate Adjustment
Project Number: AR-WIACQSTDMS-2013
Requested Filing Mode:
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 5%

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 10/04/2012
State Status Changed: 10/04/2012
Created By: Susan Dop
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Deb Strahl

Filing Description:
Rate Filing for Acquisition Standardized Medicare Supplement Forms.

Company and Contact

Filing Contact Information

Susan Dop, susan.dop@americanenterprise.com
601 6th Ave. 515-245-2034 [Phone]
Des Moines, IA 50309

Filing Company Information

World Insurance Company	CoCode: 70629	State of Domicile: Nebraska
11808 Grant Street	Group Code: 3527	Company Type: Life and
Omaha, NE 68103-8000	Group Name: American Enterprise	Health
(402) 496-8289 ext. [Phone]	FEIN Number: 47-0339860	State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
World Insurance Company	\$50.00	09/28/2012	63192869

SERFF Tracking #:	AMRP-128506382	State Tracking #:		Company Tracking #:	AR-WIACQSTDMS-2013
State:	Arkansas	Filing Company:	World Insurance Company		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A				
Product Name:	World MS - Acq Std				
Project Name/Number:	1/1/2013 Rate Adjustment/AR-WIACQSTDMS-2013				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	10/04/2012	10/04/2012

State:	Arkansas	Filing Company:	World Insurance Company
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A		
Product Name:	World MS - Acq Std		
Project Name/Number:	1/1/2013 Rate Adjustment/AR-WIACQSTDMS-2013		

Disposition

Disposition Date: 10/04/2012

Implementation Date:

Status: Disapproved

Comment: Given the the lack of credibility and the current state of the economy, we are unable to approved this request.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
World Insurance Company	5.000%	5.000%	\$166	1	\$3,325	5.000%	5.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Rate	AR Rates	Disapproved	Yes

State:	Arkansas	Filing Company:	World Insurance Company
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A		
Product Name:	World MS - Acq Std		
Project Name/Number:	1/1/2013 Rate Adjustment/AR-WIACQSTDMS-2013		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	01/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
World Insurance Company	5.000%	5.000%	\$166	1	\$3,325	5.000%	5.000%

State:	Arkansas	Filing Company:	World Insurance Company
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.001 Plan A		
Product Name:	World MS - Acq Std		
Project Name/Number:	1/1/2013 Rate Adjustment/AR-WIACQSTDMS-2013		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Disapproved 10/04/2012	AR Rates	D-A05C	Revised	Previous State Filing Number:	AMRP-127776472	02 AR_WIACQSTDMS_R ates_2013.pdf
					Percent Rate Change Request:	5.000	

WORLD INSURANCE
 (Originally issued by BML)
 Policy Forms D-A05A through D-05i
 2011 Rates
 Arkansas

Issue Age	D-A05A	D-A05B	D-A05C	D-A05D	D-A05E	D-A05F	D-A05G	D-A05H	D-A05I
ALL	1,984.28	2,896.61	3,228.19	3,127.71	3,291.34	3,416.48	3,253.89	4,943.50	5,369.94

ANNUAL PREMIUM CONVERSION FORMULAS

Semi-Annual = .515 x Annual Premium + \$1.00
 Quarterly = .2625 x Annual Premium + \$1.00
 Monthly = .09167 x Annual Premium + \$1.00
 Monthly Bank Draft = .08583 x Annual Premium + \$1.00

WORLD INSURANCE
(Originally issued by BML)
Policy Forms D-A05A through D-05i
2013 Rates
Arkansas

Issue Age	D-A05A	D-A05B	D-A05C	D-A05D	D-A05E	D-A05F	D-A05G	D-A05H	D-A05I
ALL	2,083.49	3,041.44	3,389.60	3,284.10	3,455.91	3,587.30	3,416.58	5,190.68	5,638.44

ANNUAL PREMIUM CONVERSION FORMULAS

Semi-Annual = $.515 \times \text{Annual Premium} + \1.00

Quarterly = $.2625 \times \text{Annual Premium} + \1.00

Monthly = $.09167 \times \text{Annual Premium} + \1.00

Monthly Bank Draft = $.08583 \times \text{Annual Premium} + \1.00